

SPEAKER BIOGRAPHIES

Welcome remarks



Wimboh Santoso, Chairman of The Board of Commissioners of OJK (the Financial Services Authority), Indonesia

Wimboh Santoso is Chairman of the Board of Commissioners of the Indonesia Financial Services Authority (OJK). He was appointed as Head of Bank Indonesia Representative of New York, before joining the International Monetary Fund to take an executive director's seat there. He was part of Bank Indonesia delegation for a G20 meeting in 2010, and in the same year he also represented the Central Bank at the Financial Stability Board and the Basel Committee on Banking Supervision. Then in 2014, he co-chaired the ASEAN Banking Integration Framework.

He attained a number of certificates from the Banking Professional Certification Institute (LSPP) for a range of topics, from Risk Management Competency Levels 1 and 2, Facing Global Challenges for Better Economic Growth (2017), to Managing Compliance Risk while Controlling Cost. He has been teaching at leading universities in Indonesia, for both undergraduate and postgraduate programs and on top of that, he has produced considerable achievements and distinguished writings.



Yoshiki Takeuchi, Deputy Secretary-General, OECD

Mr. Yoshiki Takeuchi was appointed Deputy Secretary-General in November 2021.

His portfolio includes the strategic direction of the OECD policy on Tax, Financial and Enterprise Affairs along with the Centre for Entrepreneurship, SMEs, Regions and Cities. He also represents the OECD at the Financial Stability Board.

Mr. Takeuchi has had a distinguished career over nearly four decades at the Japanese Ministry of Finance. Prior to joining the OECD, he served as Special Advisor to Japan's Minister of Finance. He was Vice-Minister for International Affairs (2019-2020), Director-General of the International Bureau (2016-2019) and has held other senior positions including as Deputy Minister in many international fora such as G7, G20, IDA and International Monetary and Finance Committee.

Mr. Takeuchi has a wealth of experience in the field of international economy and finance. He worked closely with international organisations including the IMF, the World Bank, the Asian Development Bank and other regional development institutions. He also led Japan's G20 Presidency finance team with a particular focus on digital taxation, quality infrastructure investment, capital flow management and global imbalances.

Mr. Takeuchi holds a B.A. in Law from University of Tokyo, a MPhil in Economics from University of Oxford and conducted research at Chatham House.

Keynote Speakers



Her Excellency Sri Mulyani Indrawati, Minister of Finance, Indonesia

Sri Mulyani Indrawati is the Minister of Finance of Indonesia. She had served as Co-Chair of the Pathways for Prosperity Commission on Technology and Inclusive Development with Melinda Gates, and also Co-Chair of the World Economic Forum on ASEAN and sits on the Board of UNICEF's Generation Unlimited Initiative. In 2020, global markets selected her as "Finance Minister of the Year - East Asia Pacific, as an award for efforts to handle the Covid-19 pandemic in Indonesia. In 2021, she is chosen as Co-Chair of The Coalition of Finance Ministers for Climate Action period 2021-2023. In October 2021, she achieved Distinguished Leadership and Service Award, The Institute of International Finance (IIF). Moreover, in November 2021, she had stated the theme "Recover Together Recover Stronger", which will be carried in the G20 Presidency Indonesia 2022.



Febrio Nathan Kacaribu, Head of Fiscal Policy Agency, Ministry of Finance, Indonesia

Febrio Nathan Kacaribu is Head of Fiscal Policy Agency, Ministry of Finance Republic of Indonesia. He has served as Head of Macroeconomic and Financial Research at Institute of Economic and Community Research (LPEM) since 2015 and was inaugurated as Head of the Fiscal Policy Agency in 2020. His areas of expertise include Economics and Business Projections, Economic Models, Financial Economics, Monetary Economics, and Public Policy Analysis.



Tirta Segara, Member of the Board of Commissioners, OJK, Indonesia

Tirta Segara is Member of The Board of Commissioners of the Indonesia Financial Services Authority (OJK) in charge of Consumer Education and Protection. In 2001, he became Advisor-SEA VG Office, International Monetary Fund before taking part in Bank Indonesia. He had served as Deputy Secretariat General of the Employees' Association at Bank Indonesia. In 2007, he was appointed as a Team Leader of Indonesia Financial System Architecture and Financial Sector Assessment program (FSAP). Three years later, he was promoted as a Head of Research, Development and Regulation in Islamic Banking, and became a Director of the International Policy and Relation Group in 2012. In 2014, he was appointed as Head of the Communications Department, Bank Indonesia. He had produced a fair share of research publications or books such as 'Strengthening Monetary Policies Framework' and 'Maintain Stability, Support Economic Recovery'.



Yunita Resmi Sari, Head of the MSME Development and Consumer Protection Department, Bank Indonesia

Yunita Resmi Sari is Head Department of SME's Development and Consumer Protection, Bank Indonesia. She had been Head Grup in Department of Financial Inclusion and SME's period 2013-2015, Head Department of SME's Development period 2015-2018, Head Department of Logistik and Facility Management period 2020-2021. She is also member and Chair Person for several International field in SME's, Financial Inclusion and Financial Access among ASEAN SME-WG, APEC, and AFI.

Session 1: Developments in financial consumer protection policies and approaches: strategic review of the G20/OECD High-Level Principles on Financial Consumer Protection



Miles Larbey, Head (Acting), Consumer Finance, Insurance and Pensions Division, OECD

Miles Larbey is the Acting Head of the Consumer Finance, Insurance and Pensions Division at the OECD. Among other things, he is responsible for the OECD's work on international financial consumer protection policy and supporting the G20/OECD Task Force on Financial Consumer Protection and FinCoNet, a network of market conduct supervisors. Particular areas of focus include the protection of vulnerable consumers, the impact of digitalisation, demographic changes, financial inclusion, sustainability, and, in recent times, the impact and response to COVID-19.

Miles has over 20 years' experience of working in financial regulation, law and policy; banking, credit and insurance supervision; and financial education across a number of jurisdictions. Before his role at the OECD, Miles held positions as the Senior Executive Leader for Financial Capability at the Australian Securities and Investments Commission; General Manager of the Investor Education Centre in Hong Kong; and worked on consumer protection law reform at the Financial Conduct Authority in the UK.



Richard Monks, Director of Strategy, Financial Conduct Authority, United Kingdom and Chair of G20/OECD Task Force on Financial Consumer Protection

Richard Monks is the Chair of the G20/OECD Taskforce on Consumer Financial Protection and the Director of Strategy at the UK Financial Conduct Authority. Richard has extensive regulatory experience, leading the creation of the UK Senior Manager Regime, the new UK Prudential Regime for Investment Firms and the FCA Mission - an economic framework for conduct regulation. Richard has been Chair of the G20/OECD Taskforce on Consumer Financial Protection since 2018.



Magda Bianco, Head of Consumer Protection and Financial Education Department, Bank of Italy, Italy and Co-Chair of the G20 Global Partnership for Financial Inclusion

Magda Bianco is Head of the Bank of Italy Consumer Protection and Financial Education Department since June 2020. She is responsible for banking conduct supervision, complaints management, the banking ombudsman, financial education programs.

She holds a PhD in Economics from the LSE. At the Bank of Italy since 1989, she worked in the Research Department until 1999. She then moved to the Law and Economics Unit, which she headed since 2007. Since 2014 she had been responsible for the Consumer Protection and Anti-Money Laundering Directorate.

She has published articles on corporate governance, corporate finance, bankruptcy, economics of civil justice, regulatory matters and gender issues. She served as economic advisor to the Italian Minister of Justice in 2012-2013. She is consultant for economic and financial matters for the President of the Republic.

She is a member of the Financial Consumer Protection Network (FinCoNet), the OECD International Network for Financial Education, the Italian Committee for financial education. She is Co-Chair for the G20-Global Partnership for Financial Inclusion for the years 2021-23.

Married, with a daughter and a son, she has coordinated the Bank of Italy's Equal Opportunity Committee for the years 2014-2020.



Yuji Yamashita, Deputy Commissioner, International Affairs, Financial Services Agency, Japan

Yuji Yamashita is currently the Deputy Commissioner for International Affairs at Japan's Financial Services Agency (JFSA).

Mr Yamashita started his career at the Bank of Japan (BoJ) in 1993. He has been engaged in various financial and monetary policy related functions. He also worked at International Accounting Standards Board (IASB) to develop accounting standards for Financial Instruments. Before the current position, he was the Chief Representative in Paris of BoJ.

Mr. Yamashita has a bachelor's degree in Economics from University of Tokyo and master's degree of Public Financial Policy from London School of Economics (LSE).

Session 2: Digital financial literacy in supporting financial resilience during and after the pandemic



Chiara Monticone, Senior Policy Analyst, Financial Education, OECD

Chiara Monticone coordinates the work of the OECD International Network on Financial Education. In recent years, her work focused on assessing levels of financial literacy among adults, young people and small business owners, the role of financial education in strengthening financial resilience, and supporting the needs of women, seniors and other vulnerable groups.

Previously, Chiara was a researcher at the Center for Research on Pensions and Welfare Policies (CeRP) at Collegio Carlo Alberto in Torino. She holds a PhD in Economics from the University of Torino.



Usman Kansong, Director General of Public Information and Communication, Ministry of Communication and Information Technology, Indonesia

Usman Kansong is Director General of Information and Public Communication, Ministry of Communication and Information of Indonesia. He had worked for several Local Media such as Harian Republika on 1995-2000 and since 2000, he had worked at Metro TV until 2009 with last position as News Current Affairs Manager. From 2009 to 2020, he had worked at Media Indonesia Daily, with his last position as news director. He had been listed on the board of the Journalists for Diversity (Sejuk). In addition, he had participated in "people to people diplomacy" initiated by the Ministry of Communication and Information of the Republic of Indonesia in Russia and Belarus (2015) and the United States (2016).



Dora Li, General Manager, The Investor and Financial Education Council, Hong Kong, China

Ms Li leads the Investor and Financial Education Council, a subsidiary of the Securities and Futures Commission in the Hong Kong SAR. The Council is responsible for the strategic development of investor and financial education work, to raise the financial literacy level for the people of the Hong Kong SAR.

Ms Li possesses more than 20 years of extensive experience in the global banking industry, ranging from wealth management, sales and marketing, and corporate sustainability. Prior to joining the IFEC in May 2020, Ms Li was the Head of Futures Skills, Corporate Sustainability, Asia Pacific Region at HSBC. She has also held global management positions at HSBC's head office in London. She was the Chairperson of the Community Caring Committee of the Hong Kong Association of Banks in 2015 and 2018 respectively.



Rachel Beckett, National Partnerships Lead, Te Ara Ahunga Ora Retirement Commission, New Zealand

Rachel Beckett leads New Zealand's National Strategy for Financial Capability to help New Zealanders understand money. Her work unites the financial capability community to work together, to make content more consistent and demystify money. Prior to joining Te Ara Ahunga Ora Retirement Commission, Rachel worked for the UK Government to help businesses expand into New Zealand and developed sustainable supply chains for NZ businesses at Fairtrade. She has a big passion for financial education and previously spent time in Kenya, partnering with banks to grow microenterprise and financial literacy schemes for local businesswomen.

Session 3: A financial consumer perspective on COVID-19 measures



Flore-Anne Messy, Deputy Director (Acting), Directorate for Financial and Enterprise Affairs, OECD

Flore-Anne is currently Acting Deputy Director of the OECD Directorate for Financial and Enterprise Affairs and Executive Secretary of the OECD International Network on Financial Education (INFE).

As Acting Deputy Director, she is responsible for the OECD Investment Division, the Financial Markets Division and the Consumer Finance, Insurance and Pensions Division as well as cross cutting issues such as infrastructure and digital finance.

She joined the OECD in June 2000 to develop the activities of the Insurance and Private Pensions Committee. After several years working on the development of pensions, insurance and financial markets policy issues, she launched and grew the OECD work on financial literacy and consumer protection (including the OECD/INFE, PISA financial literacy exercises, the G20/OECD Task Force on Financial Consumer Protection and the Secretariat of FinCoNet). From 2016, she headed and steered the work of, successively, the OECD Insurance Private Pensions and Financial Market Division and the Consumer Finance, Insurance and Pensions Division.

Prior to the OECD she worked as a consultant and auditor for banks and insurance companies at Deloitte Touche Tomatsu. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris.



Jessica Chew Cheng Lian, Deputy Governor, Bank Negara Malaysia

Ms. Jessica Chew is currently a Deputy Governor at Bank Negara Malaysia. She has over 28 years of experience in financial sector supervision and regulation with the Bank.

She is currently responsible for financial stability, which covers the regulation and supervision of banks, insurance companies, payment systems and money services.

Jessica represents the Bank as an adviser member of the Malaysian Accounting Standards Board.

Jessica holds a Chartered Banker qualification from the Chartered Banker Institute (Scotland), is a Fellow Chartered Banker of Asian Institute of Chartered Bankers (AICB) and is an associate member of CPA Australia. She graduated from the University of Melbourne, Australia with a Bachelor Degree in Commerce majoring in accounting and finance.



Sarjito, Deputy Commissioner of Consumer Education and Protection of OJK, Indonesia

Sarjito is Deputy Commissioner for Financial Education and Consumer Protection, Indonesia Financial Services Authority (OJK). Sarjito has been aiming higher targets on financial literacy and inclusion through the several ongoing initiatives, such as Regional Financial Access Acceleration Team (TPKAD), Student Saving Account (SIMPEL), and targeted financial education programs. In the field of financial consumer protection, he puts forward the improvement of market conduct supervision along with the credibility of consumer protection through revitalization of the IFSA contact center and strengthening the dispute resolution mechanism.



Heng Bomakara, Deputy Director General of Banking Supervision, Central Bank of Cambodia, Cambodia

Mr. Heng Bomakara is currently a Deputy Director General of Banking Supervision of the National Bank of Cambodia (NBC). He responsible for overseeing the performance of the banks and financial institutions, developing and discussing regulation frameworks, conducting macro surveillance and supervising credit bureau. Before that, he held various appointments in NBC, including Director of Off-Site Supervision, Director of Data management and Macro Surveillance Department, and Chief of Internal Audit Division. Concurrently, Mr. Bomakara is a team leader of the Financial Inclusion Working Group of the NBC and member of various working groups, such as Advisory Committee for MSME Financing research project in Cambodia, National Committee for Consumer Protection (NCCP) and, currently, Co-chair of ASEAN WC-FINC. Mr. Bomakara holds Master degree from Australian National University in field International and Development Economics and Master degree from the University Utara Malaysia in field Management.



Anna Dawson, Acting Head of Financial Consumer Protection, OECD

Anna is the Acting Head of Financial Consumer Protection at the OECD. She leads the Secretariat that supports the G20/OECD Task Force on Financial Consumer Protection and the International Financial Consumer Protection Organisation (FinCoNet, an international organisation of supervisory authorities that have responsibility for financial consumer protection). A core project that Anna leads is the strategic Review of the G20/OECD High-level Principles on Financial Consumer Protection.

Anna previously was a Senior Specialist Lawyer at the Australian Securities and Investments Commission (ASIC). Her role was to regulate the behaviour of Australian financial services licensees and financial advisers and design new financial sector laws to improve outcomes for consumers. Prior to ASIC, Anna worked in financial services, economics, tax and fiscal policy roles at the Australian Treasury and the Business Council of Australia (peak business advocacy body).

Anna has university qualifications in Law, Economics and Science and is a qualified lawyer in Australia.

Session 4: Strengthening digital financial inclusion in the context of the pandemic for individuals and MSMEs



Anna Zelentsova, NIFI, Ministry of Finance, Russian Federation and Co Chair of the G20 Global Partnership for Financial Inclusion

Anna Zelentsova is a Co-chair of the G20 Global Partnership for Financial Inclusion assigned by G20 members for 3 years term starting from 2021. She is also a member of the OECD/INFE Advisory Board. Anna Zelentsova is responsible for international cooperation at the Financial Literacy Directorate, NIFI, Ministry of Finance of the Russian Federation.

From 2011 she worked on development and implementation of the joint the Russian Ministry of Finance and the World Bank Financial Literacy and Financial Education Project, which was successfully completed in 2020. From 2012-2014 Anna already served as Co-Chair of the G20 Global Partnership for Financial Inclusion (GPFI), from 2013 co-chaired its sub-group on Financial Literacy and Financial Consumer Protection. Previously she was a Head of the Russian branch of the Prince of Wales International Business Leaders Forum and co-chaired the cross-sectoral Coordination Committee on Financial Literacy.

Anna Zelentsova has 25 years' of experience leading and participating in international and national projects and holds a number of awards from Russian and international organisations. She has written or co-authored over 30 publications and has an honours degree in Social Studies and a PhD in Education. She also participated in the Global Leadership Program at Stanford University, financial inclusion, program at IMF and leadership and diversity course in Oxford University's Saïd Business School. She has been accredited by the UK's Overseas Development Institute as a broker of multi-sector partnerships for sustainable development.

Dickie Widjaja, Deputy Secretary General of the Indonesian Fintech Association, Indonesia



Dickie Widjaja is Deputy Secretary General of the Indonesian Fintech Association (Afftech). He began his career as a Database Administrator in California. After that, he became Regional Content Manager at Lycos Asia. Dickie was responsible for launching the Lycos Asia website in Southeast Asia. Dickie was the Head of e-Channels at AstraWorld and was in charge of managing the websites of all Astra Group automotive customers, as well as helping to build the premium SMS system in Telkomsel. Dickie has also been a Technical Advisor in several large companies, one of which is Purple Analytics Asia Pte. Ltd. as Head of Business Development. Currently, Dickie is on the board of directors of Investree to make financing activities in Indonesia more sophisticated and simple.



Ellen Joyce L. Suficiencia, Director of the Financial Inclusion Office, Bangko Sentral ng Pilipinas, Philippines

As the Director of the Financial Inclusion Office of the Bangko Sentral ng Pilipinas (BSP), Joyce is deeply involved in various initiatives to drive the BSP's financial inclusion agenda forward. These include policy development and advocacy work with a particular focus on inclusive digital finance, MSMEs, and agriculture financing. She also currently represents the BSP as the chair of the Interagency Committee on Use Cases of the Philippine Identification System (PhilSys).

Joyce joined the BSP 20 years ago as a Bank Examiner. Prior to her current assignment, she was involved in the strategy management and enterprise project management program of the BSP.

Joyce is a certified public accountant and an MBA degree holder.



Laura Higgins, Senior Executive Leader, Consumer Insights and Communications, Australian Securities and Investments Commission, Australia

Laura leads ASIC's Consumer Insights and Communications team, and oversees the Moneysmart platform. The Consumer Insights and Communications team helps Australians to be in control of their financial lives, providing trusted information to consumers and investors and supporting effective financial capability initiatives. Laura has 30 years' experience in management, education, government and policy development.

Prior to joining ASIC, she was a Senior Adviser in the Department of the Prime Minister and Cabinet, and the Department of Education and Training. From 2009 to 2012, Laura was Education Manager – Europe at the Australian Embassy in Brussels. Laura began her career as a teacher and has a Bachelor of Education from Queen's University (Canada) and a Bachelor of Arts (Hons) from the University of Waterloo (Canada).